REMARKS/ARGUMENTS

The Office Action dated December 29, 2005 requested information that the Examiner believes to be reasonably necessary to properly examine the application. No new matter has been added by this response.

In response to the Requirement under 37 CFR 1.97, applicant submits that the item cannot be readily obtained. Enclosed are a Supplemental Information Disclosure Statement and a copy of the text "Making the Most of Microsoft Money", ©1991-1996 Microsoft Corporation.

In view of the foregoing amendments and remarks, all pending claims are believed to be allowable and the application is in condition for allowance. Therefore, a Notice of Allowance is respectfully requested. Should the Examiner have any further issues regarding this application, the Examiner is requested to contact the undersigned attorney for the applicant at the telephone number provided below.

Respectfully submitted,

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